

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JASON W. HOMA  
CANDICE L. HOMA  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:19-21818 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/02/2019 and confirmed on 2/10/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		54,774.87
Less Refunds to Debtor	1,001.56	
TOTAL AMOUNT OF PLAN FUND		53,773.31

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	2,722.31	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,722.31

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 3781	22,849.36	22,849.36	0.00	22,849.36
	KEYBANK NA S/B/M FIRST NIAGARA BANK Acct: 7137	0.00	14,745.90	0.00	14,745.90
	BANK OF AMERICA NA** Acct: 3781	0.00	431.12	0.00	431.12
					38,026.38

Priority					
	DENNIS J SPYRA ESQ Acct:	0.00	0.00	0.00	0.00
	JASON W. HOMA Acct:	0.00	0.00	0.00	0.00
	JASON W. HOMA Acct:	1,001.56	1,001.56	0.00	0.00
	DENNIS SPYRA & ASSOCIATES Acct:	0.00	0.00	0.00	0.00
	DENNIS SPYRA & ASSOCIATES Acct:	4,000.00	4,000.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	CITIBANK NA** Acct: 2296	11,636.79	8,626.13	0.00	8,626.13
	CLAIRTON WORKS FCU* Acct: 6039	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 4955	0.00	0.00	0.00	0.00
	CBCS Acct: 9554	0.00	0.00	0.00	0.00
	PA MUNICIPAL SERVICE CO Acct: 1450	0.00	0.00	0.00	0.00
	PARTNERS IN NEPHROLOGY Acct: 8210	0.00	0.00	0.00	0.00
	PARTNERS IN NEPHROLOGY	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0706				
	SAMS CLUB	0.00	0.00	0.00	0.00
	Acct: 4756				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 7148				
	SOUTH HILLS GASTRO ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 5153				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 2321				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4856				
	WATERFRONT ANESTHESIA ASSOC	0.00	0.00	0.00	0.00
	Acct: 1981				
	WATERFRONT SURGERY CENTER LLC	0.00	0.00	0.00	0.00
	Acct: 3097				
	PEOPLES NATURAL GAS CO LLC*	241.13	178.75	0.00	178.75
	Acct: 9850				
	CLAIRTON WORKS FCU*	296.43	219.74	0.00	219.74
	Acct: 6039				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4756				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	POWERS KIRN LLC	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	ARS NATIONAL SERVICE	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL JOSEPH SANTUCCI ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND CREDIT MANAGEMENT	0.00	0.00	0.00	0.00
	Acct:				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct:				
					9,024.62

TOTAL PAID TO CREDITORS

47,051.00

TOTAL CLAIMED

PRIORITY 0.00

SECURED 22,849.36

UNSECURED 12,174.35

Date: 08/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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cmecf@chapter13trusteedpa.com

IN RE:

JASON W. HOMA  
CANDICE L. HOMA  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-21818 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Jason W. Homa  
Candice L. Homa  
Debtors

Case No. 19-21818-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 27, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Jason W. Homa, Candice L. Homa, 209 Underwood Ave., Elizabeth, PA 15037-1741
15176696	+ Clairton Works Federal Credit Union, 600 State St., Unit 3, Clairton, PA 15025-1876
15045439	+ PA Municipal Service Co., 336 Delaware Ave, Dept W-40, Oakmont, PA 15139-2120
15045440	Partners in Nephro & Endo, 5171 Liberty Avenue, Pittsburgh, PA 15224-2254
15045445	SYNCB, c/o Midland Funding, 2635 Northside Dr., Suite 30, San Diego, CA 92108
15045444	+ South Hills Gastro Associates, P.O. Box 615, Connellsville, PA 15425-0615
15045448	Waterfront Anesthesia, P.O. Box 49, Pittsburgh, PA 15230-0049
15045449	Waterfront Surgery Center, 495 East Waterfront Dr, Suite 110, Homestead, PA 15120-1151

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Aug 27 2024 23:36:42	KeyBank as S/B/M to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2024 00:02:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15045429	Email/Text: legal@arsnational.com	Aug 27 2024 23:44:00	ARS National Services, Inc., P.O. Box 469100, Escondido, CA 92046-9100
15045430	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 27 2024 23:42:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
15190924	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 27 2024 23:42:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15045431	^ MEBN	Aug 27 2024 23:34:01	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15045433	Email/Text: cwfcu@verizon.net	Aug 27 2024 23:45:00	Clairton Works Federal Credit Union, 121 S 2nd Ave, Elizabeth, PA 15037
15181620	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2024 00:02:41	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15045432	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 27 2024 23:40:39	Citicards CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15045435	Email/Text: mrdiscen@discover.com	Aug 27 2024 23:42:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
15045434	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2024 23:44:00	Daniel J. Santucci, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
15045436	^ MEBN	Aug 27 2024 23:34:03	Jefferson Regional Medical Center, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15045437	+ Email/Text: key_bankruptcy_ebnc@keybank.com		

District/off: 0315-2

User: auto

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		Aug 27 2024 23:45:00	Key Bank, 4910 Tidemand Road, Cleveland, OH 44144-2338
15181624	^ MEBN	Aug 27 2024 23:36:44	KeyBank N.A. as s/b/m/ to First Niagara Bank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15045438	Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2024 23:44:00	Midland Credit Management, P.O. Box 51319, Los Angeles, CA 90051-5619
15045441	Email/Text: bankruptcydepartment@tsico.com	Aug 27 2024 23:45:00	Partners in Nephro & Endo, c/o Transworld Systems Inc., P.O. Box 15520, Wilmington, DE 19850-5520
15166783	+ Email/Text: ebnpeoples@grblaw.com	Aug 27 2024 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15045442	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2024 23:44:00	Sam's Club, c/o Midland Funding, LLC, P.O. Box 2001, Warren, MI 48090-2001
15045443	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 27 2024 23:41:05	Sams Club MC/SYNCB, P.O. Box 960013, Orlando, FL 32896-0013
15045814	^ MEBN	Aug 27 2024 23:37:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15045447	+ Email/Text: BAN140310@UCBINC.COM	Aug 27 2024 23:43:00	United Collections Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA , N.A.
cr		Bank of America, N.A.
cr		Clairton Works FCU
cr		KeyBank, NA, s/b/m First Niagara Bank, NA
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15045446	*	SYNCB, c/o Midland Funding, 2635 Northside Dr., Suite 30, San Diego, CA 92108

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Date Rcvd: Aug 27, 2024

Form ID: pdf900

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Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Jason W. Homa dennis@spyrallawoffice.com
Dennis J. Spyra	on behalf of Joint Debtor Candice L. Homa dennis@spyrallawoffice.com
George M Conway	on behalf of U.S. Trustee Office of the United States Trustee george.m.conway@usdoj.gov
Harry B. Reese	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskim.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskim.com
Marisa Myers Cohen	on behalf of Creditor Bank of America N.A. ecfmail@mwclaw.com, mcohen@mwclaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor KeyBank NA, s/b/m First Niagara Bank, NA amps@manleydeas.com

TOTAL: 11